

FILED  
1/29/21 2:02 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Kenneth E. McKeel**

)  
)  
)  
)  
)  
)  
)  
X

**Case No. 19-20673-JAD**

**Chapter 13**

**Debtor(s).**

**Related To Doc. # 46, 40**

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate Protection** **11-20-2020**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2007, beginning 1/21. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☒ B. The length of the Plan is changed to a total of at least 60 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following unsecured creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
  - (1) Fayette County TCB cl#1
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- (1) Synchrony Bank cl#13
- (2) Pnc Bank NA cl#15

☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

---

☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

---

☐ K. Additional Terms and Conditions:

---

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a

revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: January 29, 2021

  
Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Kenneth E. McKeel  
Debtor

Case No. 19-20673-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 29, 2021

User: msch  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2021:

Recip ID	Recipient Name and Address
db	+ Kenneth E. McKeel, 228 Dewitt Avenue, Connellsville, PA 15425-2325
14999123	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
14999126	+ KML Law Group, Suite 5000--BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
14999125	Kay Jewelers, Genesis FS Card Services, P.O. Box 4485, Beaverton, OR 97076-4485
14999127	+ Lendmark Financial Services, 55 Sugar Run Road--Suite 109, Waynesburg, PA 15370-9644
14999129	+ Mariner Finance, 5142 State Route 30--Suite 102, Greensburg, PA 15601-7864
15057269	+ Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14999135	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
14999124	+ Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
14999136	+ Tsarouhis Law Group, 21 South 9th Street--Suite 200, Allentown, PA 18102-4861
14999137	+ United Collection Bureau, Inc., 5620 Southwyck Boulevard--Suite 206, Toledo, OH 43614-1501

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2021 01:59:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15025646	+ Email/Text: documentfiling@lciinc.com	Jan 30 2021 01:42:00	13/7, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14999121	Email/Text: bankruptcy@cavps.com	Jan 30 2021 01:43:00	Cavalry Portfolio Services, P.O. Box 27288, Tempe, AZ 85285-7288
15021698	+ Email/Text: bankruptcy@cavps.com	Jan 30 2021 01:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14999122	Email/PDF: creditonebknofications@resurgent.com	Jan 30 2021 01:59:58	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15002446	Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2021 02:01:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14999128	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2021 02:00:51	LVNV Funding, LLC, P.O. Box 1269, Greenville, SC 29602-1269
15009321	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 30 2021 01:59:56	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14999130	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 30 2021 01:59:56	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14999131	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2021 01:42:00	Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2709
15025422	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2021 01:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14999132	Email/PDF: gecsed@recoverycorp.com	Jan 30 2021 01:59:57	Old Navy/Synchrony Bank, Attn: Bankruptcy

District/off: 0315-2

User: msch

Page 2 of 3

Date Rcvd: Jan 29, 2021

Form ID: pdf900

Total Noticed: 36

			Department, P.O. Box 965003, Orlando, FL 32896-5003
14999133	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2021 01:42:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
15047253	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2021 01:42:00	PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101
15044960	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2021 02:00:50	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14999134	Email/PDF: gecsed@recoverycorp.com	Jan 30 2021 02:01:41	Sam's Club/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15045559	Email/PDF: gecsed@recoverycorp.com	Jan 30 2021 02:00:48	Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912
15000666	+ Email/PDF: gecsed@recoverycorp.com	Jan 30 2021 01:59:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15041021	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 30 2021 02:00:54	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14999138	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jan 30 2021 01:42:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
14999139	Email/PDF: gecsed@recoverycorp.com	Jan 30 2021 02:00:48	Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14999140	Email/Text: bankrupt-adjdept@wesbanco.com	Jan 30 2021 01:43:00	WesBanco Bank, Bankruptcy Department, One Bank Plaza, Wheeling, WV 26003-3565
15014555	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 30 2021 01:42:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14999141	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 30 2021 01:42:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14999142	Email/PDF: gecsed@recoverycorp.com	Jan 30 2021 02:01:41	Yamaha/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
15047255	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: msch

Page 3 of 3

Date Rcvd: Jan 29, 2021

Form ID: pdf900

Total Noticed: 36

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Kenneth E. McKeel sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Karina Velter	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5